

**IMPORTANT NOTIFICATION RE: CHANGE TO WIRE TEMPLATE**

May 29, 2025

Dear Valued Customer,

First Hawaiian Bank is working to enhance our wire system to accommodate the new Federal compliance requirement ISO 20022. The new requirement establishes information standards starting this year. This letter is to notify you that the below changes will be made to FHB Commercial Online (FCO) effective June 11, 2025. Screen images are included below for your reference.

1. Wire Template: The Beneficiary FI address information is now required for all domestic and international wires.

**ACTION REQUIRED:** All current recipients must be updated with the Beneficiary FI address and Intermediary FI address (if used) by June 11<sup>th</sup>, TO PREVENT WIRE DELAYS AND POSSIBLE REMOVAL OF THE RECIPIENT FROM YOUR LIST.

**INSTRUCTIONS**

1. Log into FCO.
2. From the left menu, under Transactions, select **Recipients**.
3. Click on the **three dots** to the right of the recipient and select **Edit**.
4. Click on the **three dots** to the right of the account information and select **Edit**.
5. Fill out the Beneficiary FI address information (for domestic and international wires.)
6. Fill out the Intermediary FI address information (for international wires only.)
7. Click the yellow check box to save the information.

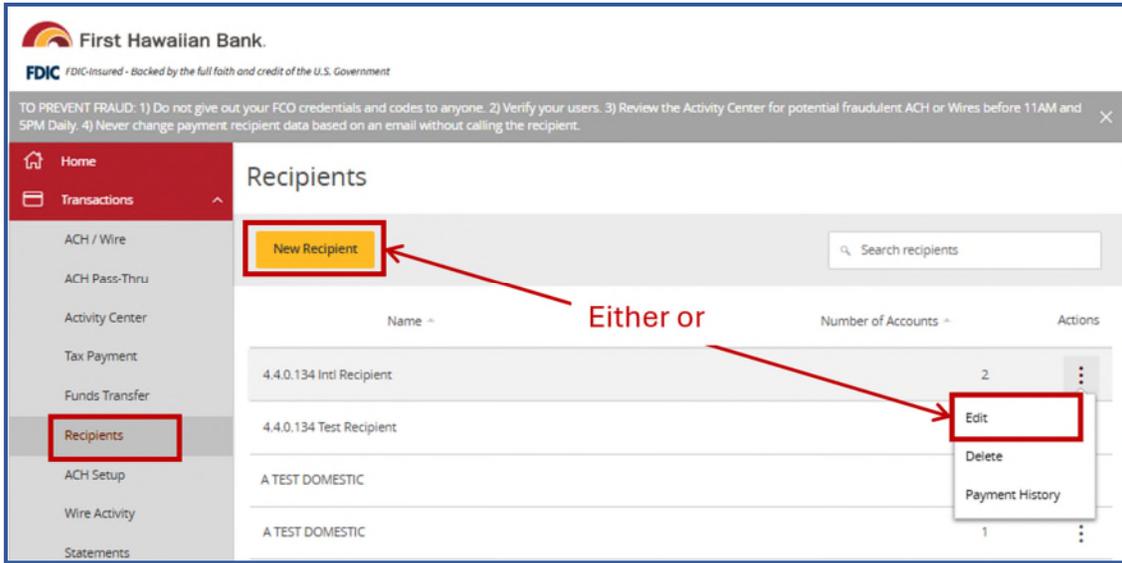
Please view screen shots on the next page.

2. Wire Template: The number of characters in the "Reference for Beneficiary" field will be expanded from 16 to 35.
3. Wire Activity: The "IMAD" column will be renamed "Identifier."

If you have any questions, please feel free to reach out to the FHB Treasury Management Servicing team at [cashmgt@fhb.com](mailto:cashmgt@fhb.com) or 808-844-3303. Thank you for being a valued First Hawaiian Bank customer.

Respectfully yours,

Jake Harris  
AVP, Treasury Management Servicing Manager  
Treasury Management Servicing Division

**SCREEN IMAGES OF THE UPCOMING FCO CHANGES EFFECTIVE 6/11/25**


**First Hawaiian Bank.**  
FDIC - FDIC-insured - Backed by the full faith and credit of the U.S. Government

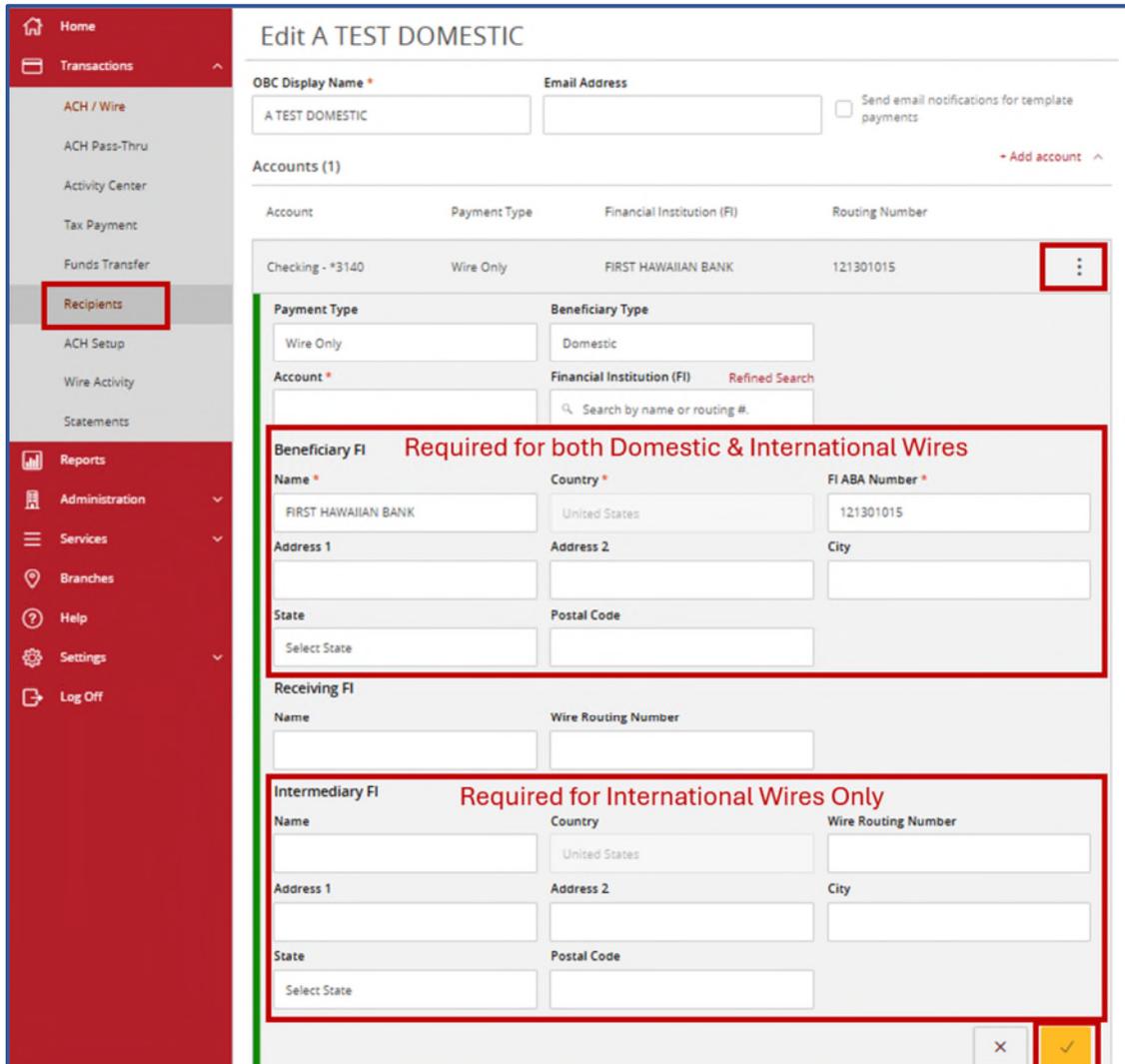
TO PREVENT FRAUD: 1) Do not give out your FCO credentials and codes to anyone. 2) Verify your users. 3) Review the Activity Center for potential fraudulent ACH or Wires before 11AM and 5PM Daily. 4) Never change payment recipient data based on an email without calling the recipient.

**Recipients**

New Recipient

Search recipients

Name	Number of Accounts	Actions
4.4.0.134 Intl Recipient	2	...
4.4.0.134 Test Recipient		<ul style="list-style-type: none"> <li>Edit</li> <li>Delete</li> <li>Payment History</li> </ul>
A TEST DOMESTIC		
A TEST DOMESTIC	1	...



**Edit A TEST DOMESTIC**

OBC Display Name \* A TEST DOMESTIC

Email Address

Send email notifications for template payments

Accounts (1) [Add account](#)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *3140	Wire Only	FIRST HAWAIIAN BANK	121301015

Payment Type: Wire Only

Beneficiary Type: Domestic

Account \*

Financial Institution (FI) [Refined Search](#)

Search by name or routing #.

**Beneficiary FI Required for both Domestic & International Wires**

Name \* FIRST HAWAIIAN BANK

Country \* United States

FI ABA Number \* 121301015

Address 1

Address 2

City

State Select State

Postal Code

Receiving FI

Name

Wire Routing Number

**Intermediary FI Required for International Wires Only**

Name

Country United States

Wire Routing Number

Address 1

Address 2

City

State Select State

Postal Code



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Transactions

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ACH Pass-Thru

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ACH Setup

Wire Activity

Statements

## Domestic Wire Change Type

Upload From File

**Origination Details**

**From Subsidiary**

Use same Subsidiary for all wires

**Process Date**

Use same Date for all wires

Process Date

**Account**

Use same Account for all wires

**Recurrence**

None

**Wires** 1

+ Add multiple recipients

Find recipients in payment Expand All

**Wire Details**

**Recipient/Account**

**From Subsidiary**

**Amount**

\$

**Account**

OPTIONAL WIRE INFORMATION

**OBI - Originator to Beneficiary**

**Purpose Of Wire**

**Reference for Beneficiary**  
 Character Limit Increasing from 16 to 35

**BBI - Bank to Bank Information**

**Description (Does not appear on wire)**

+ Add another wire

\$0.00  
1 wires

Cancel

Draft

Approve



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## Wire Activity

Showing 1-100 of 58040 outgoing wires

**Outgoing** Incoming

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account
[QR]	[QR]	[QR]	[QR]	[QR]	[QR]

Changing to "Identifier"